

**MELLINGER KARTZMAN LLC**

101 Gibraltar Drive, Suite 2F  
Morris Plains, New Jersey 07950  
Tel. (973) 267-0220

By: Steven A. Jayson, Esq.

[sjayson@msklaw.net](mailto:sjayson@msklaw.net)

*Attorneys for Trustee, Steven P. Kartzman*



Order Filed on February 17, 2023  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:

**UNIVERSAL SALES CONSULTANTS,**

Debtor.

Case No. 16-30690 (SLM)

Chapter 7

Honorable Stacey L. Meisel

**ORDER TO DISALLOW, MODIFY, AND FIX TREATMENT OF CLAIM PURSUANT  
TO FED R. BANKR. P. 3007 AND 11 U.S.C. § 502 (CLAIM #8)**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: February 17, 2023**

A handwritten signature in black ink that reads "Stacey L. Meisel".  
\_\_\_\_\_  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Page 2 of 2

Debtors: Universal Sales Consultants

Case No.: 16-30690 (SLM)

Caption: Order to Disallow, Modify and Fix Treatment of Claims Pursuant to Fed R. Bankr. P. 3007 and [11 U.S.C. § 502](#) (Claim #8)

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This matter having been brought before the Court by Mellinger Kartzman LLC, attorneys for Steven P. Kartzman, Chapter 7 Trustee (the “Trustee”), by Notice of Motion to Disallow, Modify and Fix Treatment of Claims, and the Court having considered opposition thereto, if any; and good cause having been shown, it is hereby

**ORDERED AS FOLLOWS:**

1. Claim No. 8 filed by Crestview Financial, LLC d/b/a In Advance Capital is hereby reclassified in its entirety from a secured claim to a general unsecured claim.
2. Claim No. 8 filed by Crestview Financial, LLC d/b/a In Advance Capital is hereby disallowed in its entirety.
3. A copy of this Order shall be served on all interested parties within 7 days of the date hereof.

In re:  
Universal Sales Consultants  
Debtor

Case No. 16-30690-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 17, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db	+ Universal Sales Consultants, 1123 A Route 23 S., Wayne, NJ 07470-6608

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Franklin G. Soto	on behalf of Transferee Jarro Construction & Home Improvements LLC yesenia@bsglaw.com, sotofr96356@notify.bestcase.com
Joseph R Zapata, Jr	on behalf of Plaintiff Steven P. Kartzman jzapata@msbnj.com
Judah B Loewenstein	on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net
Judah B Loewenstein	on behalf of Plaintiff Steven P. Kartzman jloewenstein@msklaw.net

District/off: 0312-2

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Page 2 of 2

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sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net

Leonard S. Singer

on behalf of Debtor Universal Sales Consultants zsbankruptcy@gmail.com r57125@notify.bestcase.com

Martin Cabalar

on behalf of Creditor Erminio and Denise Liotta mcabalar@beckerlawyers.com  
yhiciano@beckerlawyers.com;vmogavero@beckerlawyers.com;sklein@beckerlawyers.com;cstark@beckerlawyers.com

Steven A. Jayson

on behalf of Trustee Steven P. Kartzman sjayson@msklaw.net  
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven A. Jayson

on behalf of Plaintiff Steven P. Kartzman sjayson@msklaw.net  
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Plaintiff Steven P. Kartzman Trustee@msklaw.net  
nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Accountant Withum Smith & Brown PC Trustee@msklaw.net,  
nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Trustee Steven P. Kartzman Trustee@msklaw.net  
nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

Trustee@msklaw.net  
nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

TOTAL: 13